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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/997,543	11/29/2001	Helmut Scherzer	DE920000042	7268
48233 7590 07/31/2007 SCULLY, SCOTT, MURPHY & PRESSER, P.C. 400 GARDEN CITY PLAZA SUITE 300 GARDEN CITY, NY 11530			EXAMINER SHRESTHA, BIJENDRA K	
			ART UNIT 3691	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/997,543	<b>Applicant(s)</b> SCHERZER, HELMUT	
	<b>Examiner</b> Bijendra K. Shrestha	<b>Art Unit</b> 3691	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_\_.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-15 is/are pending in the application.  
     4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-15 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on 01 May 2007 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
     a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

### DETAILED ACTION

1. Claims 1-15 are presented for examination. After careful consideration of applicant's arguments, the rejection of claims 1-15 is maintained using the existing references and new references as set forth in detail below. Applicant's arguments with respect to these claims have been considered but are moot in view of the new ground(s) of rejection.

The Examiner respectfully disagrees the Applicant argument against "Double Patenting" rejection against U.S. Patent No. 6, 711, 685. As per claim 1-4, 7 and 10-15 of instant application, claims 1-15 of '685 patent teaches using a counter for counting the uses of protected data element (age information), setting counter to starting value, increasing counter value, resetting counter value, blocking use of data on reaching a threshold maximum, an event consisting one or more events, secret information is a code for encoding data, and secret information is a secret function for executing safety relevant operation on a **chip card**. Although the conflicting claims are not identical, they are not patentably distinct from each other. Examiner, therefore, maintains double patenting rejections for claims 1-4, 7 and 10-15 of the instant application and requests to issue terminal disclaimer to overcome the rejection.

### *Drawings*

2. The Examiner acknowledge acceptance of drawings submitted on 05/01/2007.

***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-4, 10 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Curry et al., U.S. Patent No. 5,949,880 (reference A in attached PTO-892) in view of Kingdon et al., U.S. Patent No. 6,615,193 (reference B in attached PTO-892).

5. As per claim 1, Curry et al. teach an electronic purse data carrier for performing monetary transactions, comprising

a storage means for storing one or more payment units each having a respective monetary value (see Fig. 2; Fig. 5, step Y12; column 3, lines 56-65; where monetary data are stored in memory 202 of data carrier);

each of said payment units comprising

an age information for delimiting use of the payment unit (see Fig. 2; column 3, lines 66-67; column 4, lines 1-4; where counter 206 in data carrier keep track of number of transaction performed delimiting use of payment unit); and

Curry et al. do not teach that each of said payment units having a respective unique payment unit-ID.

Kingdon et al. teach that each of said payment units having a respective unique payment unit-ID (see Fig. 3-5; column 5, lines 26-57).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include payment units having a respective unique payment unit-ID of Curry et al. because Kingdon et al. teach that incorporating above features enables to detect fraud and provides means to assess levels of fraudulent exposure (Kingdon et al., column 3, lines 2-7).

6. As per claim 2, Curry et al. in view of Kingdon et al. teach claim 1 as described above.

Curry et al. further teach the carrier, in which  
said age information reflects the extent of transactional use of the respective payment unit (see column 3, lines 66-67; column 4, lines 1-4).

7. As per claim 3, Curry et al. in view of Kingdon et al. teach claim 2 as described above.

Curry et al. further teach the carrier, in which  
said age information represents a date information (see Fig. 2; column 4, lines 2-5; where timer 208 provide timestamp (date) information).

8. As per claim 4, Curry et al. in view of Kingdon et al. teach claim 3 as described above.

Curry et al. further teach the carrier comprising  
a processor for read and /or write access to said storage means, and means for updating said age information whenever a transaction has been performed with a

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respective payment unit (see Fig. 2; column 4, lines 4-6; where memory controller (processor) 204 controls read and write access to memory 202 and updates transaction counter and timer data to the memory).

9. As per claim 10, Curry et al. teach a banking terminal device for accessing purse data stored in a storage means of an electronic purse data carrier for performing monetary transactions, the storage means storing one or more payment units each having a respective monetary value (see Fig. 1; Automatic Teller machine, 112), characterized by each of said payment units comprising

an age information evaluable for delimiting the use of the payment unit (see Fig. 4, step X1; where transaction counter count provides age information for delimiting the use of the payment unit), and

the banking terminal device comprising:

implemented program means for verifying said age information (see Fig. 1; column 3, lines 14-15; where microprocessor device verifies age information in the step Y6 in Fig. 5), and

implemented program means for resetting said age information after successful verification of said payment unit (see Fig. 5, step Y13; column 9, lines 11-12; column 6, lines 31-43); and

Curry et al. do not teach each of said payment units having a respective unique payment unit-ID.

Kingdon et al. teach each of said payment units having a respective unique payment unit-ID (see Fig. 3-5; column 5, lines 26-57).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include payment units having a respective unique payment unit-ID of Curry et al. because Kingdon et al. teach that incorporating above features enables to detect fraud and provides means to assess levels of fraudulent exposure (Kingdon et al., column 3, lines 2-7).

10. As per claim 11, Curry et al. teach a trading transaction device comprising:

means for entering a trading price, an input interface for a first mobile electronic purse data carrier for performing monetary transactions (see Fig. 1; column 2, lines 38-45; column 7, lines 40-44; where microprocessor base device 104 is trading device),  
the carrier comprising

a storage means for storing one or more payment units each having a respective monetary value, characterized by each of said payment units comprising an age information evaluable for delimiting the use of the payment unit (see Fig. 6; column 5, lines 63-67; column 6, lines 4-22, 25-30; where secure model 108 used by multiple service providers; the data objects stored in secure module include transaction count, encryption keys, money amounts, date/time stamps etc.; column 8, lines 26-29; where insecure portable module could be another secure module similar to the secure module);

a connective interface to second such carrier (see Fig. 1; column 2, lines 45-68; column 8, lines 26-29; where 106 forms a connective interface between portable module 102 and secure microprocessor based devices (credit carrier) 108 through microprocessor device 104); and

means for updating the storage means of both carriers according to the transaction to be traded (see Fig. 6; where microprocessor based device updates monetary values and transaction counts as described in steps Y7 to Y13 in Fig. 5; column 9, lines 10-16).

Curry et al. do not teach that each of said payment units having a respective unique payment unit-ID.

Kingdon et al. teach that each of said payment units having a respective unique payment unit-ID (see Fig. 3-5; column 5, lines 26-57).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include payment units having a respective unique payment unit-ID of Curry et al. because Kingdon et al. teach that incorporating above features enables to detect fraud and provides means to assess levels of fraudulent exposure (Kingdon et al., column 3, lines 2-7).

11. Claims 5-9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Curry et al., U.S. Patent No. 5,949,880 (reference A in attached PTO-892) in view of Kingdon et al., U.S. Patent No. 6,615,193 (reference B in attached PTO-892) further in view of Teicher (reference AA in IDS submitted by the applicant).



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12. As per claim 5, Curry et al. in view of Kingdon et al. teach claim 4 as described above.

Curry et al. further teach means for transferring a respective age information from said parent unit to the plurality of child payment units, and means for generating a resulting age information for said joined payment unit according to a predetermined rule (see Fig. 5, steps Y10-Y13; column 9, lines 3-12; where age information is transferred from ATM 112 to portable module (data carrier); Examiner interprets process is transferring age information between card to card is essentially same as that from ATM to cards as explained in Teicher reference below).

Curry et al. in view of Kingdon et al. do not teach means for splitting a parent payment unit having a given non-minimum parent monetary value into a plurality of child payment units, each having a child monetary value smaller than the parent value, the sum of child monetary values being the same as the parent monetary value, and means for joining a plurality of single payment units having a given total monetary value into a joined payment unit having a corresponding same monetary value.

Teicher teaches means for splitting a parent payment unit having a given non-minimum parent monetary value into a plurality of child payment units, each having a child monetary value smaller than the parent value, the sum of child monetary values being the same as the parent monetary value, and means for joining a plurality of single payment units having a given total monetary value into a joined payment unit having a corresponding same monetary value (see column 26, lines 59-67; column 27, lines 1-10; where card to card transaction feature allows transfer of electronic coins through

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transaction device (essentially similar to purse-to-drawer interface) while maintaining the integrity of the system).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to allow splitting a parent payment unit having a given non-minimum parent monetary value into a plurality of child payment units of Curry et al. in view of Kingdon et al. because Teicher teaches that splitting a parent payment unit having a given non-minimum parent monetary value into a plurality of child payment units enable person-to-person transactions (Teicher, column 26, lines 61-63).

13. As per claim 6, Curry et al. in view of Kingdon et al. further in view of Teicher teach claim 5 as described above.

Curry et al. in view of Kingdon et al. do not teach means for generating a patching pattern for splitting and/or joining payment units according to storage requirements present on the carrier.

Teicher teaches means for generating a patching pattern for splitting and/or joining payment units according to storage requirements present on the carrier (see column 27, lines 1-9; where card-to-card transaction are limited according to the electronic coins stored in both cards).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to allow means for generating a patching pattern for splitting and/or joining payment units according to storage requirements present on the carrier of Curry et al. in view of Kingdon et al. because Teicher teaches that means for generating a patching pattern for splitting and/or joining payment units according to

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storage requirements present on the carrier would limit card-to-card payment according to the amount actually stored in both cards (Teicher, column 27, lines 4-6).

14. As per claim 7, Curry et al. in view of Kingdon et al. further in view of Teicher teach claim 5 as described above.

Curry et al. teach the carrier comprising means for excluding a payment unit from an intended split or join process if said payment unit has exceeded a predetermined change threshold age level (Curry et al., Fig. 4, steps X6 and X7; column 7, lines 50-54).

15. As per claim 8, Curry et al. in view of Kingdon et al. further in view of Teicher teach claim 7 as described above.

Curry et al. in view of Kingdon et al. do not teach a plurality of payment units of different monetary value.

Teicher teaches a plurality of payment units of different monetary value (see Fig. 26, column 2, lines 49-53).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to allow a plurality of payment units of different monetary value Curry et al. in view of Kingdon et al. because Teicher teaches that allowing a plurality of payment units of different monetary value would minimize storage requirements for electronic coins and provide signal for security leak, if there is forbidden repetition or out-of-range instances (Teicher, column 2, lines 55-65).

16. As per claim 9, Curry et al. in view of Kingdon et al. teach claim 1 as described above.

Curry et al. in view of Kingdon et al. do not teach means for storing personal identification Data associated with one or more payment units.

Teicher teaches means for storing personal identification data associated with one or more payment units (see column 27, lines 36-44).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to allow means for storing personal identification data associated with one or more payment units of Curry et al. in view of Kingdon et al. because Teicher teaches that allowing means for storing personal identification Data associated with one or more payment units would enable to identify unused electronic bills upon the expiration date (Teicher, column 27, lines 51-51).

17. Claims 12-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Curry et al., U.S. Patent No. 5,949,880 (reference A in attached PTO-892) in view of Wallace, U.S. Patent No. 5,988,497 (reference C in attached PTO-892).

18. As per claim 12, Curry et al. teach a method for managing electronic payments with an electronic purse data carrier, comprising the steps of:

checking for each transaction if age information of a payment unit being part of the transaction has matching transaction count, and restricting the use of a payment unit with not matched transaction counter (see Fig. 1; Fig. 4, step X6; column 7, lines 50-54; where transaction occurs only if transaction count (age information) matches).

Curry et al. do not teach checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined transaction

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age threshold level, and restricting the use of a payment unit with an exceeded transaction age threshold level.

Wallace teach checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined transaction age threshold level, and restricting the use of a payment unit with an exceeded transaction age threshold level (see Fig. 1, step 110 and 118; column 2, lines 4-29; column 5, lines 23-34).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined transaction age threshold level, and restricting the use of a payment unit with an exceeded transaction age threshold level of Curry et al. because Wallace teaches that incorporating above features enables deter fraudulent use of credit card (Wallace, column 27-33).

19. As per claim 13, Curry et al. in view of Wallace teach claim 12 as described above.

Curry et al. further teach the method comprising the steps of:

using an age counter mechanism for checking the age information of a payment unit (see Fig. 4, step X1; Fig. 5, step Y1; transaction count (age information) is checked by transaction counter 206 in Fig. 2),

the counter mechanism being

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implemented by encrypting a target number X, by successively applying, a total of m-times, a private key to a source key and the respective application result, said source key representing unused age information (see Fig. 4, step X1 and X2; column 7, lines 20-27),

said target number X being the result of applying, a total of n-times, a public key to said source key, on each payment transaction applying said public key on said age information yielding a respective current age data (see Fig. 4, step X4; column 7, lines 40-44), and

checking for each transaction if the age information of a payment unit being part of the transaction corresponds to the target number X (see Fig. 4, step X5 and X6).

20. As per claim 14, Curry et al. in view of Wallace teach claim 13 as described above.

Curry et al. further teach the method, in which

repetitive application of the public key to said source key, and the respective application results yields a monotone varying function with a transaction age threshold value corresponding to said target number X (see Fig. 4, steps X4-X6; where public key repetitively applied to source key (encrypted data packet) as transaction counter is updated after each successful transaction; transaction is permitted if and only if counter number matches).

21. As per claim 15, Curry et al teach computer program product stored on a computer usable medium comprising computer readable program means for causing a

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computer to manage electronic payments with an electronic purse data carrier, where the carrier stores age information corresponding to payment units stored thereon, the computer program product causing the computer to perform the steps of:

checking for each transaction if age information of a payment unit being part of the transaction has matching transaction count, and restricting the use of a payment unit with not matched transaction counter (see Fig. 3, steps X6 and X7; column 7, lines 50-54; Fig. 5; steps Y6 and Y7; column 8, lines 59-65; the secure model is programmed to check matching of its counter transaction number with decrypted data's transaction counter number and transaction proceeds forward if and only if they are exact match, to make sure that data received is not counterfeit data).

Curry et al. do not teach checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined transaction age threshold level, and restricting the use of a payment unit with an exceeded transaction age threshold level.

Wallace teach checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined transaction age threshold level, and restricting the use of a payment unit with an exceeded transaction age threshold level (see Fig. 1, step 110 and 118; column 2, lines 4-29; column 5, lines 23-34).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time the invention was made to include checking for each transaction if age information of a payment unit being part of the transaction has exceeded a predetermined

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transaction age threshold level, and restricting the use of a payment unit with an exceeded transaction age threshold level of Curry et al. because Wallace teaches that incorporating above features enables deter fraudulent use of credit card (Wallace, column 27-33).

### ***Conclusion***

22. The prior art made of record and not relied upon is considered pertinent to applicant's disclosures. The following are pertinent to current invention, though not relied upon:

Bellare et al. (U.S. Patent No. 5,999,625) teach method for electronic payment system with issuer control.

Collin (U.S. Patent No. 4,992,646) teaches transaction system of electronic purse type.

Jones et al. (U.S. Patent No. 5,440,634) teaches electronic purse value transfer system.

Hjelmvik (U.S. Patent No. 6,431,454) teach method of effecting payment with a card that includes an electronic purse.

Matsumoto et al. (U.S. Patent No. 6,345,263) teach electronic purse application system and method thereof.

Nakano et al. (U.S. Patent No. 5,987,438) teach electronic wallet system.

Rankl et al. (U.S. Patent No. 5,534,683) teach multifunctional card having an electronic purse.



Shiobara et al. (U.S. Patent No. 6,266,653) teach electronic money management.

Teicher (U.S. Patent No. 6,076,075) teach retail unit and payment unit for serving a customer with electronic wallet on purchase and method for executing the same.

This office-action is made **Non-Final**. Applicant's arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is (571) 270-1374. The examiner can normally be reached on 7:00 AM - 4:30 PM (Monday-Friday); 2nd Friday OFF.

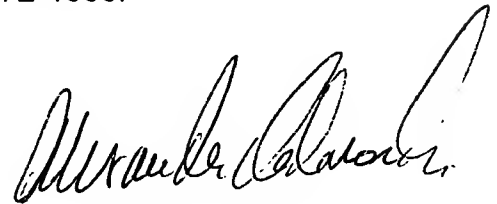
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

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USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

BKS

A handwritten signature in black ink, appearing to read 'Alexander Kalinowski', written in a cursive style.

**ALEXANDER KALINOWSKI  
SUPERVISORY PATENT EXAMINER**